Case 17-14741-mdc Doc 20 Filed 08/17/17 Entered 08/18/17 01:11:57 Desc Imaged

Certificate of Notice Page 1 of 3 States Bankruptčy Eastern District of Pennsylvania

Case No. 17-14741-mdc In re: Robert L. Clark Chapter 13 Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: dlv Page 1 of 1 Date Rcvd: Aug 15, 2017 Form ID: 309I Total Noticed: 20

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2017. Warrington, PA 18976-1828 db +Robert L. Clark, 1277 Lisa Drive, Capital One, PO Box 71107, Char Common wealth of pa dept of labor, Charlotte, NC 28272-1107 bor, PO Box 67503, Har: 13953715 13953718 Harrisburg, PA 17106-7503 Newark, NJ 07101-0166 13953720 Fingerhut, PO Box 166, 13951288 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 c/o Udren Law Offices, PC, 111 Woodcrest Rd, West Coast Servicing Inc, 13953724 Cherry Hill, NJ 08003-3620 13953717 PO Box 98420, Phoenix, AZ 85038-0420 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: mccullougheisenberg@gmail.com Aug 16 2017 01:41:39 CAROL B. MCCULLOUGH, aty McCullough Eisenberg, LLC, 65 W. Street Road, Suite +E-mail/Text: notice@ph13trustee.com Aug 16 2017 01:42:32 Suite A-204, Warminister, PA 18974 WILLIAM C. MILLER, Esq. tr Chapter 13 Trustee, 1234 Market Street, Suite 1813 E-mail/Text: bankruptcy@phila.gov Aug 16 2017 01:42:09 Philadelphia, PA 19107-3704 Suite 1813, City of Philadelphia, smg City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 16 2017 01:41:46 Bankruptcy Division, Pennsylvania Department of Revenue, P.O. Box 280946, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 16 2017 01:42:08 U.S. Attorney Office, smg 615 Chestnut Street, c/o Virginia Powel, Esq., Room 1250, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 16 2017 01:42:01 United States Trustee, ust Office of the U.S. Trustee, 833 CEDI: GMACFS.COM Aug 16 2017 01:33:00 833 Chestnut Street, Suite 500. Philadelphia, PA 19107-4405 13953714 Ally Bank, Payment Processing, PO Box 380901, Bloomington, MN 55438-0901 13964424 EDI: GMACFS.COM Aug 16 2017 01:33:00 Ally Financial, PO Box 130424 Roseville MN 55113-0004 13953716 EDI: CAPITALONE.COM Aug 16 2017 01:33:00 Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083 13953721 E-mail/Text: ebnsterling@weltman.com Aug 16 2017 01:41:44 PO Box 740425, Kav Jewelers, Cincinnati, OH 45274-0425 EDI: RMSC.COM Aug 16 2017 01:33:00 13953723 Walmart/Synchrony Bank, PO Box 530927. Atlanta, GA 30353-0927 EDI: RCSFNBMARIN.COM Aug 16 2017 01:33:00 13953719 credit one bank, PO Box 98875, Las Vegas, NV 89193-8875 13953722 EDI: AGFINANCE.COM Aug 16 2017 01:33:00 PO Box 742536, one main, Cincinnati, OH 45274-2536 TOTAL: 13 **** BYPASSED RECIPIENTS (undeliverable, * duplicate) **** 13953713 17-14741 TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2017 at the address(es) listed below: CAROL B. MCCULLOUGH on behalf of Debtor Robert L. Clark mccullougheisenberg@gmail.com, G25217@notify.cincompass.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 3

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Information to	nformation to identify the case:				
Debtor 1	Robert L. Clark	Social Security number or ITIN xxx-xx-2999			
	First Name Middle Name Last Name	EIN			
Debtor 2		Social Security number or ITIN			
(Spouse, if filing)	First Name Middle Name Last Name	EIN			
United States Bank	cruptcy Court Eastern District of Pennsylvania	Date case filed for chapter 13 7/12/17			
Case number: 17	′–14741–mdc				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Robert L. Clark	
2.	All other names used in the last 8 years		
3.	Address	1277 Lisa Drive Warrington, PA 18976	
4.	Debtor's attorney Name and address	CAROL B. MCCULLOUGH McCullough Eisenberg, LLC 65 W. Street Road Suite A-204 Warminister, PA 18974	Contact phone (215) 957-6411 Email: <u>mccullougheisenberg@gmail.com</u>
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107	Contact phone 215–627–1377 Email: <u>ecfemails@ph13trustee.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800 Date: 8/15/17

For more information, see page 2

Debtor Robert L. Clark Case number 17–14741–mdc

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 13, 2017 at 9:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107	
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 11/12/17	
		Deadline for all creditors to file a proof of clain (except governmental units):		
Claim: Deadlines for A proof of claim www.uscourts.quif you do not file a proof of claim a Secured creditor claim submits the For example, a s		Deadline for governmental units to file a proof claim:	Of Filing deadline: 1/6/16	
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might ra proof of claim even if your claim is listed in the schedules the Secured creditors retain rights in their collateral regardless of claim submits the creditor to the jurisdiction of the bankruptor. For example, a secured creditor who files a proof of claim might including the right to a jury trial.	not be paid on your claim. To be paid, you must file that the debtor filed. If whether they file a proof of claim. Filing a proof of court, with consequences a lawyer can explain.	
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee o confirmation will be held on: 10/19/17 at 9:30 AM, Location: Courtroom #2, 900 Market \$,	
address extend t		If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
bankruptcy case		Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claim exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you belie the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		ter 7. Debtors must file a list of property claimed as fice or online at www.pacer.gov . If you believe that	
13. Discharge of debts Confirmation of a chapter 13 plan may resa debt. However, unless the court orders of under the plan are made. A discharge mead debtors personally except as provided in the discharge under 11 U.S.C. § 523(a)(2) or the bankruptcy clerk's office by the deadline.		Confirmation of a chapter 13 plan may result in a discha debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believe of any of their debts under 11 U.S.C. § 1328(f), you must be supported by the deadline.	debts will not be discharged until all payments ors may never try to collect the debt from the u want to have a particular debt excepted from file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge	